

**United States Bankruptcy Court**

WESTERN DISTRICT OF PENNSYLVANIA

**ORDER AND RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 19-22280-CMB**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Mark A. Pancari  
1160 Cross Creek Road  
Burgettstown, PA 15021

Cathleen L Pancari  
1160 Cross Creek Road  
Burgettstown, PA 15021

Social Security No.:

xxx-xx-8129

xxx-xx-8334

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

David A. Rice  
Rice & Associates Law Firm  
15 West Beau Street  
Washington, PA 15301  
Telephone number: 724-225-7270

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS

December 9, 2019  
09:00 AM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

CONFIRMATION HEARING DATE/TIME/LOC

December 9, 2019  
09:00 AM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE  
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL  
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE  
OR HEARING.**

Dated: 11/6/19

BY THE COURT

Carlota M. Bohm  
Judge

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Mark A. Pancari  
 Cathleen L Pancari  
 Debtors

Case No. 19-22280-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: agro  
 Form ID: rsc13

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Nov 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2019.

db/jdb +Mark A. Pancari, Cathleen L Pancari, 1160 Cross Creek Road, Burgettstown, PA 15021-2402  
 15065264 +Aes/pheaa, P.O. Box 2461, Harrisburg, PA 17105-2461  
 15065266 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 15065270 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas, P.O. Box 742537, Cincinnati, OH 45274)  
 15065268 Chase Mortgage, 3475 Vision Drive, Columbus, OH 43219  
 15104890 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 15065269 +Collection Service Ctr / Wash Ped Adoles, Attn: Bankruptcy, Po Box 560,  
 New Kensington, PA 15068-0560  
 15065271 +Cornerstone Care, 7 Goassworks Road, Greensboro, PA 15338-9507  
 15065273 +Ditech Financial LLC, c/o Kevin McDonald, Esq., KLM Law Group,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 15105185 Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046  
 15065275 +Independence - Cross Creek Jt Sewage, P.O. Box 156, Avella, PA 15312-0156  
 15065276 +Kidney Care Center, 280 North Avenue, Washington, PA 15301-3513  
 15065277 +PA-American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412  
 15065279 +Quality Asset Recovery / Cornerstone Car, Attn: Bankruptcy, Po Box 239,  
 Gibbsboro, NJ 08026-0239  
 15065280 +Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507,  
 Kansas City, MO 64195-0507  
 15065281 +Transworld / Bartusiak Dental, 500 Virginia Drive, Suite 514,  
 Fort Washington, PA 19034-2733  
 15065283 +US Dept of Education, P.O. Box 105028, Atlanta, GA 30348-5028  
 15117444 +Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242-2846  
 15065282 +US Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860  
 15065285 +Washington Health System, P.O. Box 16243, Pittsburgh, PA 15242-0243  
 15092377 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000  
 15065286 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2019 03:52:23 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 07 2019 03:50:39  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15065265 +E-mail/Text: girddb@aessuccess.org Nov 07 2019 03:52:03 American Education Services,  
 1200 North 7th Street, Harrisburg, PA 17102-1419  
 15065272 E-mail/Text: mrdiscen@discover.com Nov 07 2019 03:51:42 Discover Financial,  
 Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 15071373 E-mail/Text: mrdiscen@discover.com Nov 07 2019 03:51:42 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 15065274 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 07 2019 03:51:54 Ditech Mortgage,  
 P.O.Box 94710, Palatine, IL 60094-4710  
 15105296 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 07 2019 04:03:57  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 15065278 +E-mail/PDF: gecsedirecoverycorp.com Nov 07 2019 03:49:37 Paypal Credit, P.O. Box 105658,  
 Atlanta, GA 30348-5658  
 15075325 +E-mail/PDF: gecsedirecoverycorp.com Nov 07 2019 03:49:41 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15065284 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 07 2019 03:51:37  
 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
 Weldon Springs, MO 63304-2225  
 15099998 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 07 2019 04:04:06 Verizon,  
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
 15065287 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 07 2019 03:52:45 West Penn Power,  
 P.O. Box 3687, Akron, OH 44309-3687  
 15075572 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 07 2019 03:52:45 West Penn Power,  
 5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr DITECH FINANCIAL LLC  
 15117487\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of PA, P.O. Box 117, Columbus, OH 43216)  
 15065267 ###+Barclays Bank Delaware, c/o Michael Ratchford, Esq., 409 Lackawana Ave., Suite 3C,  
 Scranton, PA 18503-2059

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: agro  
Form ID: rscl3

Page 2 of 2  
Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

David A. Rice on behalf of Debtor Mark A. Pancari ricelaw1@verizon.net, lowdenscott@gmail.com  
David A. Rice on behalf of Joint Debtor Cathleen L Pancari ricelaw1@verizon.net,  
lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Scott R. Lowden on behalf of Joint Debtor Cathleen L Pancari niclowlgl@comcast.net  
Scott R. Lowden on behalf of Debtor Mark A. Pancari niclowlgl@comcast.net

TOTAL: 7